Inside Hillcrest

- Connecting Neighbors to Neighbors -



AUGUST 2019 HOLLYWOOD, FLORIDA

VOLUME 13 • ISSUE 8

AUGUST INSIDE HILLCREST

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(We NEVER share our subscriber list with anyone ever!)

A few years back, my friend Margot told me she had "Facial Recognition Disorder" and that was why sometimes she didn't recognize me if it had been a while since she saw me. I thought that was the silliest thing I ever heard until...you guessed it...I have Facial Recognition Disorder. It is super embarrassing at times. I also remember seeing commercials for "restless leg syndrome" and thinking that it sounded like a made-up condition – until my mom got it.

Somebody told me that the reason we are hearing about so many new disorders. syndromes and conditions that we never heard of before is because 1. Medical Science has come a long way and 2. People are living long enough to come down with illnesses that previously were unknown. Makes sense to me. And now we are plagued by illnesses we thought we had eradicated. Polio is making a comeback due to the vaccine wearing off and plaguing the elderly. We are hearing about measles outbreaks. Dr. Amir, our favorite go to physician, has an article about it in this issue. Most of us have kids, grandkids or nieces/ nephews we love so be sure you read it on page 4.

HANDY IS SUCH A GOOD WORD

And "handyman" (or handyperson for you PC's out there) is a really good word. It is always comforting to know someone who is "handy" and can fix life's little annoyances in a timely manner for a fair price. Bernie and Wanda used to be our go-to folks until they moved to Ohio. Wanda pointed out that "handyman" is perfectly acceptable because it is short for WO-man. It has been a while since we have found someone that we can rely on. Larry Goldenberg and his staff are who we call now. And what a great guy to know! Building 27 residents especially should love him since he is from South Philly and Bldg. 27 is sometimes called "Little Philly" since we have so many Philadelphians living here. So, if you have windows that won't stay open,

sliding doors with bad tracks, need safety bars in your shower or need some painting done, give Larry a call. His info is on page 12.

PARK ROAD LANE CLOSURES

Thanks to Vera Biro, Hillcrest 24, we have the scoop from the City of Hollywood on what is going on with the lane closures on N Park Road. I have been using N 35th to cross over and get to and from Publix. Luckily it is still easy to go south on N. Park Rd to get to the corner Marathon station. Speaking of...

UPDATE ON MY TOP FIVE BEST LOOKING MEN

Alex Sofianos, proprietor of our favorite neighborhood Marathon Service station (corner of N Park and Pembroke Rd - ad on Page18) has been advised he dropped a notch. Jon Hamm (from the movie Baby Driver) has now taken 4th place and Alex dropped to 5th. He seemed to take it well. The revised top five are now: 1. Brian Gaiefsky (Keller Williams A Team Florida, of course) 2. Aaron Rogers (Green Bay Packers) 3. Milt Sofianos (Alex's son), 4. Jon Hamm, Actor (who wasn't as good-looking when he was in Mad Men), 5. Alex Sofianos. Alex's wife Maria, still holds the title of Luckiest Woman since her husband AND son are on the list. And if you have seen her, you know she is in the top five Most Beautiful Women list!

CONDO COMMANDOS PART II

Unfortunately, every building has unit owners who treat board members like the condo is a plantation, they are the slave owner and the board members are their own personal servants. Even more unfortunate is when these types of owners get on the board. The result is like living in a Stalag rather than a condominium. We always have one or two buildings run by Condo-Nazis and yes, Inside Hillcrest gets to hear all the horror stories and most are about a slew of "new rules". From banning throwing mail items in the trash can

in the MAILROOM (I swear I am not making this up) to making restrictive rules directed at guests by board members, who seem to have no friends or family who ever visit them. Questioning the reasons or rationale of all the new rules falls on deaf ears, and the questioners run the risk of being persecuted -"lost" maintenance payments or reassignment of parking spaces are just a couple of the "payback" harassments. The other signs of out-of-control power are ill-treatment of employees and vendors, outrageous (and numerous) assessments, and other unethical and sometimes illegal - activity. If the building attorney is as corrupt as the board, he/she laughs all the way to the bank.

The good news is, the bad guys always go too far and are finally replaced. Now the unit owners with integrity need to step up and either get on the board or be careful who does. All candidates should have a resume if they don't, there is a usually good reason for it; they don't want you to know that their background shows no qualifications for a leadership position. Be sure you vote for kind, intelligent owners who are not impressed with their own power and whose goal is to make their building not only safe, well-maintained and financially solvent as possible, but also a friendly, comfortable place to live. Board members should treat unit owners like neighbors, not adversaries; and VICE VERSA! Make no mistake, every building has a REPUTATION and it is usually perpetrated by the residents, for good or for bad. In our Real Estate practice, we often get buyers who SPECIFICALLY want to live in a certain building because of their reputation. We even represent Hillcresters who move from one building to another for that very reason. So, it is particularly upsetting when they move only to find their building taken over several years later by nasty, dishonest people who are completely unqualified to run a business either because of a lack of experience, common sense or basic human decency.

The good news is that if the unit owners band together to nip it in the bud before they can do too much damage, they can return their building to healthy leadership. If this is going on in your building and you do not want to get involved (usually for fear of retaliation), at least support the efforts of those who have the b---s to step up to fight for you and your neighbors right to live in peace.



Building A Better Community

AUGUST 12, 2019 MEETING WITH PULTE REPRESENTATIVES

- by Steve Schneider

Sometimes words are soothing. But action is satisfying. 30+ representatives from the 24 Hillcrest Condominiums delivered that message at an Aug. 12 meeting with Pulte officials. The message came from people who live in Hillcrest and Parkview at Hillcrest, the new development inside the sprawling Hollywood condo community. The first phase of the Pulte project was completed more than a year ago, with Phase 2 mostly done and Phase 3 still in progress.

Three Pulte executives attended the meeting. Andrew Maxey, VP of Land Acquisition; Patrick Gonzales, VP of Land Development; and Rich Kasser, Project Manager for Hillcrest. All listened to attendee concerns and promised to address a variety of issues raised at the afternoon meeting in the small clubhouse at 4500 Hillcrest Drive. The meeting was sponsored by the Hillcrest Leadership Council. At this point, some buildings are no longer directly impacted by the project; but even those buildings were there to support their neighbors.

Cindy Abraham, HLC secretary, started the meeting. She established a speaking order, suggesting people from Hillcrest 1 through Hillcrest 27 speak in order, with Parkview at Hillcrest owners speaking next. She also provided bottled water for the mid-summer meeting. Guest of Honor was **Herman Melotti** (27), former President of the Hillcrest Leadership Council.

Dr. George Jacobson said hazardous conditions left unaddressed become negligence. A former Building 4 unit owner, Dr. Jacobson now lives in Parkview at Hillcrest. A member of the Hillcrest Compliance Committee, he reminded Pulte representatives the developer has already been informed about issues they said they would fix. Dr. Jacobson said the problems remain.

He added Pulte executives have attended previous meetings of the HLC and the Hillcrest Compliance Committee. The doctor noted Hillcresters also attended those meetings, where they informed Pulte about issues that concern them. People who live here need more than words, Dr. Jacobson said. For example, he said, construction crews sometimes cut out blacktop at various parts of the walking paths. But they don't fill the ground in or even it out. He said this creates a safety hazard that may become negligence if Pulte continues to fail to act and someone gets hurt.

Dr. Jacobson also underscored remarks made by other people attending the meeting. He said Parkview at Hillcrest is advertised as a gated community. But people buying expensive Parkview houses and townhomes are frustrated when they see parts of the community are still not gated. Eventually, Dr. Jacobson said, Pulte will finish its construction project, and Parkview at Hillcrest owners will take over operation of their community. They don't want Pulte to leave them with a bill for work not done or hazards not fixed, he said. Dr. Jacobson added, "I hope you put out a statement to the residents to allay their fears."

Comments from the representatives of the Hillcrest buildings in order of presentation:

Hillcrest 1: Fencing is not complete to the wall on 52 Avenue and Washington Street.

Hillcrest 3: Nobody cleans up around the lake near Building 3. Construction debris lies around for weeks and only goes away when heavy rains come.

Hillcrest 4: There is no fencing at certain points of the construction project. Pulte needs to install light bulbs in fixtures it placed at entrances on Hillcrest Court and Hillcrest Drive. The lights have not been working for some time.

Hillcrest 6: Pulte should consider putting in more paving leading to the walking paths. Some grassy areas get slippery when it rains and people may fall. Building 6 also suggested installing solar lighting for the walking path. But Pulte officials rejected this idea, saying the park – for security reasons – will only be open from dawn to dusk.

Hillcrest 7: The lakes Pulte put in near some Hillcrest buildings attract mosquitos. The problem is terrible this time of year. Pulte officials said the company hires someone to spray from time to time. The city also sprays for mosquitos.

Hillcrest 9: Building 9's water pump and lights are on Parkview property. Hillcresters thought Pulte was going to move the items onto Hillcrest property. Pulte is not doing this but Building 9 has permission to use their pump to water their grass. Also, Pulte needs to be certain that there is no power to these lights as the broken exposed fixtures get wet and could be a hazard.

Hillcrest 10: This building wants Pulte to add a gate to the fenced-in walking paths. Pulte agreed to put the entrance gate near the pool area by Building 10.

Hillcrest 16: Mosquitos are a big problem. Can Pulte reconsider and put something in the lakes to move the water mechanically as a way to deter the mosquito population? The answer: Pulte will not move the water mechanically.

Hillcrest 21: A Pulte parking lot near Building 21 still has no lighting. And some Pulte park area near Building 21 floods and affects Building 21. There is also a problem with rats near buildings 24 and 25 that require rodent control. A Pulte official said Hillcresters must deal with this problem as rat infestation is a fact of life in Florida.

Hillcrest 22: People in wheelchairs in buildings 22 and 23 want to go to the walking path. Pulte will look into doing something so people in wheelchairs don't have to travel over grass to get to the gate that lets them into the walking path.

Hillcrest 25: Echoed concerns of other buildings about landscaping concerns. Some vegetation is growing large and not being trimmed. Pulte representatives will speak with their landscaper.



DANIEL WASSERMAN, DOM

Doctor of Oriental Medicine Acupuncture Physician



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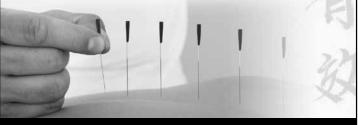
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WHY SHOULD WE CARE ABOUT MEASLES?



Dear Hillcrest Friends.

I remember attending my college biology class in the 90's and hearing that measles was nearly eradicated in the U.S. What a feat for the modern age of medicine. Many folks forgot how awful measles were leading to problems. neurological seizures, paralysis and even death. There is no antiviral that treats measles and the treatment is supportive only. This includes hydration, lowering fever and treating possible pneumonia and

encephalitis. There were hundreds of deaths per year prior to vast vaccinations. Many of the baby boomers and younger generations remember, but younger parents of today have no historical reference. This may be a big driving force in the antivaccination movements here today. Measles are back and the rates are doubling!

So far this year, one thousand cases have been diagnosed in the United States. This doubled since last year's rate and the year is not over. These are staggering statistics. Why? You make ask. When vaccination rates drop below high 90%, the public is more prone to contract measles from international travelers or traveling abroad where vaccination standards differ from ours. What is more troubling is that in certain isolated communities in New York and Minnesota, where vaccinations rates are the lowest, a person with measles can easily spread quickly due to lack of vaccination in its members. The risk however extends to other communities as well.

The young and very old are always at risk. Young babies receive many of their vaccines in the first year. Infants not yet vaccinated are at the greatest risk if coming in contact with a measles patient. Air droplets remain infectious in a room for two hours after exposure.

Older adults with weak immunity due to cancer drugs or immuno-suppressive medications may lose their previous immunity. I began implementing testing on high risk patients for this reason.

Another group I often check are all teachers, healthcare providers, and patients working with the public. I myself found that my previous vaccine was no longer protecting me and needed a booster.

For the non-vaccinators, many years of scientific research has not yielded any relationship between vaccines and autism. There are many movements that are not based on any evidence. Instead, anti-government sentiments and mistrust are driving these movements. Let's let science decide, not fear!

With mass migration on the rise, Florida's role as an international hub, and declining vaccination rate in the United States, all adults should know their measles status. Although most seniors do not need a booster of MMR vaccine, discussion with your doctor can help clarify if testing or vaccination is necessary.

Always thinking of my Hillcrest neighbors,

Sincerely,

Healthy Partners Rotem Amir, MD 3700 Washington ST #500B, Hollywood, FL 33021 954-967-6110

Mobility Improvement Projects Underway (that impact our neighborhood)



The Broward Metropolitan Planning Organization (MPO) is investing over \$300 million to create safer, healthier communities in Broward County. In partnership with the Florida Department of Transportation (FDOT), the MPO is enhancing bicycle, pedestrian, and public transportation

access. As part of the latest MPO projects in the City of Hollywood, FDOT has broken ground on a \$3,049,774 million dollar Mobility Improvement Project that includes:

- Installing bike lanes on Hollywood Boulevard and Park Road
- Adding shared lane pavement markings along 35th Ave, Polk Street, Rainbow Drive, Circle Drive, and Van Buren Street
- Installing sidewalks along Fillmore Street, Hollywood Boulevard, and the intersection of Polk Street and Van Buren at 24th Avenue
- Adding mid-block crossing on Hollywood Boulevard, east of 28th Avenue
- Relocating existing water main lines on the north side of Hollywood Boulevard

 Adding French drains (according to Wikipedia: A French drain is a trench filled with gravel or rock or containing a perforated pipe that redirects surface water and groundwater away from an area.) on Hollywood Boulevard between Academy Circle and 35th Avenue, and on Park Road between Washington Street and Johnson Street.

Traffic Impacts:

- The outside westbound lanes along Hollywood Boulevard from 35th Street to Presidential Academy Circle will be closed during construction.
- One lane in each direction of Park Road, from Washington Street to Johnson Street will be closed during construction. Only one direction at a time.
- Lane closures will occur overnight, Sunday through Thursday between 9 p.m. and 5:30 a.m. and Monday through Friday from 9 a.m. and 4 p.m. during the construction period.



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STATE OF THE COUNTY - County Commissioner Beam Furr - District 6



Greetings Hillcrest Residents,

School is back in session! You may not be planning on spending this fall dusting off the textbooks and term papers. But that doesn't mean that residents like you don't have an immense amount to offer our students and set them on the course for a brighter future. Hillcrest residents have a cornucopia of wisdom and life experience that is ready to be shared with the next generation. You have so much to

offer our community of young people and students, and I can assure you that they are ready and waiting to hear from you! Volunteering with Broward County Public Schools is an opportunity to share your extensive passion and knowledge with students who can use it as a building block for life. Volunteering lends a hand to students who need it in our public schools and creates the opportunity for long-term mentorship. I am so glad to represent an area with so many residents who are willing to dedicate themselves to others. That is why I am calling on you today, with a new school year beginning, to consider volunteering at your local Broward County Public School and beyond.

Why is it so important to volunteer at a Public School this year? Well, there's good news and there's bad news. The bad news first: public education is under attack in the state of Florida. Dramatic cuts have been made by the state legislature to our public schools. This session saw an unprecedented drawback from public education, which has left our schools underfunded and understaffed. That means volunteers are needed now more than ever to provide classroom assistance, tutoring, chaperoning, and much more to our students.

Teachers can use the hand in their classrooms, and schools in general would benefit from the extra assistance in facilities like cafeterias and gyms. But despite these rain clouds, there is plenty of sunshine too.

The good news is that Broward County is made up of the best and brightest students and teachers anywhere, and they are eager to welcome you into their schools and classrooms! Our third-grade reading scores improved again this year, ranking tied for the highest among large counties in the state. We are seeing some major improvements here in Broward, but we need your help to make sure that these gains stick around and continue to grow.

Broward County Public Schools have put out a call to action for anyone interested in becoming a volunteer this year. The process is fairly simple – you must fill out an online application, and once you are approved and vetted, you can select a school and a role in your area. You can learn more and submit your application online at https://www.browardschools.com/Page/32043. Programs

include Mentoring Across Broward, Community Connections, classroom assistants, and much more. If you have questions, call Volunteer Services at **754-321-2300**, or e-mail volunteer@browardschools.com.

Another way to volunteer and help a student is through a program called ReadingPals by the United Way. ReadingPals pairs you up with a student (pre-K to third grade) for one hour a week to mentor and tutor them one-on-one in reading. ReadingPals is designed to get students reading at grade level by the end of third grade, which all research shows is fundamentally important for future graduation rates and job prospects.

ReadingPals is a very fun opportunity to have an impactful, exciting tutoring experience with a bright young child and serve as an invaluable mentor to your student. If you are interested in signing up or learning more, visit https://www.unitedwaybroward.org/readingpals or call 954-453-3742.

If you want to dedicate your time to volunteering, but don't have the time or ability to make it to a school, there are still options for you! Within Hillcrest alone, there are clubs and organizations where you can volunteer to help the community. We have seen how great these organizations are in times of need, such as hurricanes and other natural disasters.

Another great way to get involved is Hands-On Broward. Hands-On Broward is an organization dedicated to connecting you to places to volunteer in Broward County that fit what you can do and what you want to do. You can log onto https://www.handsonbroward.org/, where you can fill out a volunteer profile and the site will match you to volunteer opportunities that meet your interests. If you just want to browse opportunities that are coming up, they have an extensive volunteer calendar that shows you exactly when, where, and how you can get involved in Broward County.

Hillcrest is a repository for great deeds and great knowledge. I know residents like you will be stepping up in the next year to help our community, our neighbors, and especially our students. I hope to see you volunteering at a school this semester!

Contact Your Commissioner

I visit the COOPPA office every third Wednesday of each month, and am there between the hours of 10:30 A.M. to 12:00 noon to assist with any matters of which I may be helpful. Just call **954-437-8864**, (COOPPA office) and tell them you wish to set up an appointment to meet wth me.

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August Kitchen Korner - by Cindy Abraham

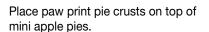
Last issue I mentioned my granddaughter in passing – OK maybe I did go on about her a bit. I mentioned she is an aspiring chef and this is one of her original creations that she made for us last month. Happy Birthday, Zowey! (10 years old August 21st).

Zowey's Pupcakes

Keebler mini Graham cracker crusts (12)
2 cans apple pie filling
Cinnamon sugar mixture
Ready-made pie crust
One egg white



Pre-heat oven to 350 degrees. Fill graham cracker crusts with apple pie filling. Roll out pie crust to ¼" thin. Cut out 12 paw prints.





Brush egg white on pie crusts and dust with cinnamon sugar. Bake for 30 minutes.

Brian's Tian

A few years back we printed a recipe for Tian which means "a concept of heaven" in Chinese but is actually a French layered vegetable dish with cheese. Brian puts his own spin on it and it is not only gorgeous but delicious. He places the vegetables upright in the dish and uses jalapeno flavored Alouette cream cheese spread instead of mozzarella rounds which gives it so much more flavor. I wasn't a Tian fan – until now!

The number of veggies will depend on the size of your baking dish. We used a 5X8 oval baking dish for the amounts in the following recipe:

2 plum tomatoes 1 long zucchini 2 small yellow squash 2 andouille sausages 6 oz. cream cheese spread Herbs De Provence Extra Virgin Olive Oil Grated Parmesan



Preheat oven to 350 degrees. Slice the first four ingredients in to $\frac{1}{2}$ inch rounds. Line them up in the dish alternating tomato, zucchini, sausage, yellow squash, spoonful of cream cheese. Start on the outside of the dish and work your way to the middle (see pix).

Drizzle olive oil and sprinkle with Herbs De Provence. Bake on middle rack of oven for 30 minutes. Remove from oven while you turn it to broil. Lightly sprinkle grated parmesan over the top, return dish to middle rack of the oven to brown the top and make the cheese bubbly. Voila!

ZUCCHINI

We are trying hard to eat more vegetables. Salads are our go-to but it can get boring. I do love zucchini. So as long as we need to buy it for the Tian, I also will use a couple to cut in to 1/2" rounds, slice up some white or yellow onion (make it a 3/2 ratio) and sauté with olive oil and lots of salt and pepper. Simple but delicious!

I am also not a big cucumber fan so zucchini is the perfect substitute in salads. I learned from my sister Kathy that almost any raw vegetable can go into a salad so if we have broccoli, cauliflower or any other crunchy vegetable in the house it gets tossed in.



Last time I used leftover kale, spinach and Romaine as the base. The trick is to chop everything in small pieces so it is easy to eat. My sister even throws in corn kernels and minced garlic. THAT'LL take the boring out of it!

Some of you will remember this as a topping for a blackened carrots recipe but it has also become our favorite simple salad dressing:

2 TBS red wine vinegar

1/4 cup olive oil

1 TBS honey

(if you have OJ concentrate – I always have some in the freezer – throw in a teaspoon). Whisk the heck out of it and drizzle over any salad.



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Hillcrest Wildlife.... Article and Photos by Daniela Solivan

Being a Hillcrest resident for the past 12 years, I now enjoy my walks and bike rides through the new development here at Hillcrest (Parkview at Hillcrest). I am happy to see that more and more wildlife has returned to the area. Being passionate about animals and photography, I did capture a few images of the animals in our backyard, which I would like to share with you, along with some interesting facts.

EGYPTIAN GOOSE



The Egyptian goose is a member of the duck, goose, and swan family Anatidae. It is native to Africa south of the Sahara and the Nile Valley. They are monogamous and a pair stays together for their whole life with a life span of 15 - 25 years.

Most breeding occurs in the spring, or at the end of the dry season. Females lay 5 to 11 creamy white eggs. Incubation is by the female

only and lasts for around 28 to 30 days. Births are synchronized. Both the male and the female feed and care for the chicks. The young fledge at about 60 to 75 days, remaining under the care of their parents for almost 4 months. The chicks reach maturity when they are 2-years- old. Egyptian geese are primarily herbivores, feeding on grass, seeds, stems and leaves from various plants, as well as grains, potatoes and other types of vegetables. They also eat worms and locusts.



Please do not feed bread, crackers, popcorn, and other highcarbohydrate foods - it is essentially "fast food" (high carb) with no nutritional value. If you still feel compelled to feed your local geese, try these instead:

Leafy greens such as spinach, lettuce, alfalfa sprouts or chard. Source: http://animalia.bio/egyptian-goose / https://en.wikipedia.org/ wiki/Egyptian_goose



MALLARD DUCK

Mallards are fairly common in both Northern and Southern Hemispheres. Being diurnal birds, mallards are active by day. Outside the breeding season, these birds are highly sociable, gathering into large flocks called "sords". Mallards have a monogamous mating system. Nesting starts in April, reaching the peak in May. During this period, mated pairs are seen circling in the evenings low over the habitat and looking for a suitable nesting site. When the site is chosen, the female constructs the nest on the ground, near a water body, laying 9 -13 eggs, which are incubated for 26-28 days. Chicks of this species are precocial; once born, they are able to swim, being introduced to water within 12 hours after hatching. Mallards are omnivores; they eat food of both plant and animal origin: on one hand, they consume insects, worms, gastropods and arthropods; on the other hand, they feed upon diverse vegetation, occasionally using human food sources, including gleaning grain from crops.

PLEASE DO NOT FEED BREAD - it is essentially just fast food (high carb) with no nutritional value. In young birds, malnutrition may lead to angel wing, a deformity in which wings jut out instead of folding up, often making flight impossible. If you still feel compelled to feed your local ducks, try these instead of bread:

Corn (canned, frozen or fresh), duck pellets (sold online and at pet stores), lettuce, other greens (torn into small pieces), frozen peas (defrosted), oats (rolled or instant), seeds (including birdseed or other varieties)

Source: https://www.mnn.com/earth-matters/animals/blogs/why-youshouldnt-feed-ducks-bread

https://en.wikipedia.org/wiki/Mallard / http://animalia.bio/mallard

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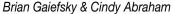


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2019 TRIM Notices

The Broward County Property Appraiser's Office mails the TRIM (proposed tax) Notices in mid-August each year. The proposed property tax notice will show your 2019 property assessment, exemptions and the proposed taxes along with dates and times for the various taxing authorities' public budget hearings. The TRIM Notice is your opportunity to review your property assessment and ensure you are receiving all the tax-saving exemptions you are entitled to. Our office's contact information will be listed on the newsletter enclosed with the TRIM Notice giving you the opportunity to contact us directly should you have any questions. The absolute deadline to apply for any 2019 exemption or to appeal your property assessment is September 18, 2019.

Many property owners ignore their TRIM Notice until it is too late to appeal an assessment, question the proposed tax rates or file for exemptions. If you wait until you receive your tax bill in November to inquire about your property assessment, you will lose your right to appeal. The first thing to know is your taxes are calculated using this formula:

TAXABLE VALUE x TAX MILLAGE RATES + SPECIAL ASSESSMENTS = TAX BILL

The Property Appraiser determines the market value and assessed/ Save Our Homes value of your property. Your tax rates and non-ad valorem fees are set by the various taxing authorities (school board, county commission, city commission, hospital district board, water management district, and so on) listed on your TRIM Notice. If you want to question your proposed tax rates, non-ad valorem fees, special assessments or services, you should contact the elected officials who serve on these taxing authorities and attend the public hearings in September 2019.

Important: The Property Appraiser does not set your tax rates or collect your taxes. Your tax rates are set by the city & county commissions, school board, and other taxing authorities. Additionally, any PACE (Property Assessed Clean Energy) assessments are not included on the TRIM Notice but will appear on the November tax bill sent by the Broward County Tax Collector.

Why Are My Property Taxes Higher than the Prior Owner's Last Year?

Florida law requires property be reassessed at market value as of January 1 the year following a change in ownership and/or the year the property receives/loses the Homestead Exemption. After this reset in value occurs, the property will be protected by an assessment cap starting the following year. For Homesteaded property, the Assessed/Save Our Homes (SOH) Value can increase by no more than 3% above last year's Assessed/SOH Value (or the consumer price index, whichever is less), regardless of the increase in just value. For tax year 2019, the assessment increase is capped at 1.9% for all Homesteaded properties. For non-Homesteaded property, the assessed value can increase by no more than 10% above last year's assessed value. The 10% cap does not apply to the school board taxes.

If my office can ever be of assistance to you, please do not hesitate to contact me directly at **954.357.6904** or by email at **martykiar@bcpa.net**.

HILLCREST STATE OF THE MARKET - AUGUST 2019

- by Cindy Abraham, Keller Williams Realty Professionals A Team Florida

July was a busy month! We are down to 51 units on the market in Hillcrest. Of the 16 closings, FIVE were our listings and we had the buyers for two of them. A whopping 19 more went under contract and for the first time EVER, A Team Florida has sold ALL of our Hillcrest listings except one. We need inventory folks. We don't just list properties, we get them sold. The top two sales for July were ours. We sold another 3-bedroom and set a new high for a corner unit in an over-55 high rise. I fell in love with the 3/3/1 in Building 4 that we sold; had a bathroom in every bedroom. Up until recently, Hillcrest 4 was a co-op. That made it a tough sell; it is difficult to find lenders who will finance co-op units. However, they successfully converted to a condo a couple months ago. Congrats to a great building with board that is a delight to work with! Special thanks to Emma Batiller who has been a pleasure to work with these past years and a big reason for their great reputation with Realtors, Lenders and Title Companies.

Remember I said the one bedroom units were a tough sell lately? Well, not anymore, we sold the last of our one-bedroom listings and SIX of the closed sales on this list are one bedrooms (compared to one last month).

Eleven of the July closed sales were in the high rise buildings. Seven sales were in the all age buildings and nine in the over-55. Below are the 16 closed sales for the month of July as well as how long they took to sell (DOM = Days on Market.) To recap, there were 18 closed sales in May, only 13 in June and 16 in July. As always, call us at 8-HILLCREST or email us at info@ATeamFlorida. com to get on the auto notification list for your building and to learn strategies to get top dollar for your condo.

Building	Unit #	B/B	SF	Orig. List	Final List	Sold	DOM
Hillcrest 4	104-06	3/3/1	1540	225,000	215,000	210,000	196
Hillcrest 27	402	2/2	1426	175,000		175,000	54
Hillcrest 25	802	2/2	1334	175,000	169,900	158,000	246
Hillcrest 19	505	2/2	1100	159,700		150,000	76
Hillcrest 19	301	2/2	1150	155,000		140,000	229
Hillcrest 21	310	2/2	1296	147,000		136,000	59
Hillcrest 21	912	2/2	1216	135,000		135,000	54
Hillcrest 27	103	2/2	1200	127,500		120,000	137
Hillcrest 3	214	2/2	910	125,000		120,500	51
Hillcrest 10	208	1/1	690	109,900		107,500	15
Hillcrest 21	605	1/1/1	844	105,990	129,000	125,000	55
Hillcrest 17	303	1/1/1	775	99,999		97,000	24
Hillcrest 25	519	1/1/1	996	95,000		90,000	59
Hillcrest 25	517	1/1/1	844	92,000		85,845	39
Hillcrest 8	501	1/1/1	744	98,000	89,500	86,000	84
Hillcrest 27	300	1/1/1	844	94,000	70,000	69,000	101



PARKVIEW AT HILLCREST – MLS ACTIVITY in JULY, 2019

Below are the current MLS listings and sales (recorded in the MLS) not direct from developer sales of the Parkview at Hillcrest Homes during the month of July. Our Parkview at Hillcrest neighbors are always welcome to call us at 8-HILLCREST or email us at info@ATeamFlorida.com for automatic-notifications when homes are listed or sold in Parkview. (S) = Single (T) = Townhome. Several RAISED the price?! If you can't sell it at a lower price...

If you know anyone interested in buying a Parkview at Hillcrest home or townhome, you are wise to hire Cindy Abraham & Brian Gaiefsky, Hillcrest's own Keller William's A Team Florida to represent you as a buyer. We know the market.

AUGUST 2019 PARKVIEW STATE OF THE MARKET

Address	#B/B	Sq. Ft	List Price	Sale Price	List Date
4486 Greenway Drive	4/2/1	2670 - S	607,220.00	608,860.00	04/11/2019
4113 Mahogany Lane	4/3/0	2164 – S	599,500.00	593,915.00	08/07/2019
4624 Greenway Drive	3/2/1	2523 - S	580,190.00	525,000.00	01/31/2019
1403 Myrtle Oak Terr	4/2/1	2220 - S	498,000.00	494,525.00	10/27/2018
4768 Greenway Drive	3/2/0	2168 - S	491,525.00	491,975.00	05/02/2019
4308 Ficus Street	3/2/0	2220 - S	487,875.00		04/03/2019
4103 Black Olive Lane	3/2/1	1920 - T	459,900.00		07/14/2019
4141 Large Leaf Ln	3/2/1	1905 - T	450,000.00	430,000.00	05/30/2019
4137 large Leaf Ln	3/2/1	1904 - T	449,998.00	419,999.00	02/15/2019
1422 Silk Oak Dr	4/2/1	2802 - S	439,900.00	419,900.00	01/31/2019
PENDING SALE:					
4612 Greenway Drive	4/2/1	2802	601,435.00	599,990.00	04/11/2019 07/31/19
4332 Large Leaf Ln.	3/2/0	2257-S	539,900.00	499,900.00	02/04/19 07/31/19
EXPIRED					
945 Banyan Drive	3/2/1	2033	525,000.00	\$474,900.00	01/15/2019





Sharon L King, Agent 134 South Dixie Hwy Suite 101 Hallandale Beach, FL 33009 Bus: 305-933-4900 sharon@sharonking.net Mon-Fri 9:00 AM - 5:00 PM After Hours by Appointment Hablamos Español

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August 2019 IT Security Tips

This Will Shock You About Bank Fraud on Business Accounts

Did you know your company or ASSOCIATION's bank account doesn't enjoy the same protections as a personal bank account? If a hacker takes money from your business account, the bank is NOT responsible for getting your money back. (Don't believe me?) Ask your bank what their policy is on refunding money stolen from your account! Many people think FDIC protects you from fraud. Well, it doesn't. It protects you from bank insolvency, NOT fraud.

QUICK TIP: Today's technology allows us to know what's going in our bank accounts at all times. As long as you are connected through a trusted and secure location or network, you should be able to manage your account(s) from your laptop, mobile device or tablet. All of your banking and account information should be at the tip of your fingers.

- 1. Create an exceptional password. Passwords are like the keys to your home. You don't want anyone getting into your home besides you.
- 2. Using 2FA (2 factor authentication), a second layer of protection for your accounts.
- 3. Setting email alerts: Customize your transaction alerts. Identify suspicious and fraudulent activity by setting dollar limits, where

only transactions over a specific amount will trigger alerts. You can even set a rule to deny a transaction over a specific dollar amount if you are not physically in the bank yourself.

The quicker you catch fraudulent activity, the better your chances are of keeping your money. If you contact the bank fast enough you have a much better chance of foiling your hacker's attack.

I hope you found value in this IT Security Tip! Please let me know if there's anything I can do for you!

Sincerely,

Eric Chafin
Business Development Manager
954-624-9518
echafin@connections.com
www.connections.com



Erik Chafin

BUSINESS DEVELOPMENT MANAGER

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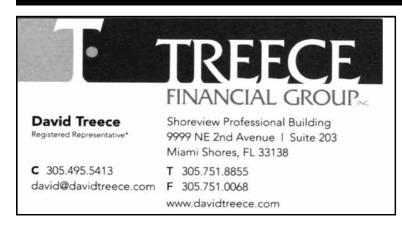
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FIFTY WAYS TO LIVE SECURE, HAPPIER & HEALTHIER LIVES and you don't have to be over 50 to start.



Live Secure

- 1. Record all details in one central location of important legal documents, list of financial assets, pensions or profit-sharing plans, latest tax return and Social Security statements, the location of any safe deposit boxes and keys, as well as information on your social media accounts and how they can be accessed. Treece Financial's "Survivors Guide" can get you started. Once completed, be sure to give copies to trusted family or friends!
- 2. Make sure you have a will and update as important things change in your life.
 - 3. Have advanced directives/living will created.
- 4. Establish a power of attorney. This means giving a trusted person authority to manage your financial affairs, including your property, if you are not able to do so yourself —even temporarily.
- 5. Have an emergency fund to alleviate the stress and worry associated with a financial crisis. Keep your emergency money separate from your checking account so that it's harder to dip into.
- 6. Address the possibility of needing long-term care and look to select a strategy that may help you protect assets, preserve dignity, and maintain independence.
- 7. Even though your mortgage may be paid off, it remains important to consider coverage against property loss and exposure to personal liability. Review your policy as the cost of replacing your home and the belongings contained therein may have grown over the years.
- 8. You may need to review your insurance before beginning any home improvement project since it can expose you to additional financial risks.
- 9. Consider Medigap insurance to cover the expenses that Medicare does not, which can add up quickly. You also might want to consider some form of extended-care insurance, which can be structured to pay for nursing home and home healthcare services—two services that Medicare doesn't cover.
- 10. Check your auto insurance policy prior to renewal for appropriate coverage—not too much or too little—and check with other carriers for better rates.
- 11. Use apps to manage money. New budgeting apps seem to hit the market weekly,— Mint, Mvelopes, HomeBudget, Pocket Expense, Moven, and Prism—are among the options. They make it easy to check in on your budget even when you're out and about.

- 12. Reassess your home regularly to ensure that it continues to meet your needs. Consider "right-sizing" your home if you find that the costs outweigh the satisfaction.
- 13. Drive a less-expensive version of your dream car and invest the difference.
- 14. Call your cell and cable providers and see if it's possible to negotiate a new rate. Cell providers, who face stiff competition, may be responsive. Cable companies may be less so, but you can review your package and make sure you are not paying for service you don't want.
- 15. Automate your finances so all sources of income—pension funds, Social Security, and disability payments —are deposited directly into your bank account. Bills such as utilities, insurance, and mortgage or rent payments should come out of your bank account automatically on set days each month. This makes it easier to manage them and to track money flowing into and out of your accounts.
- 16. Set up an authorized signer on your bank account. An authorized signer has authority to sign checks, to make deposits and withdrawals on behalf of the account holder, and to access account information such as balances and activity. However, an authorized signer does not have ownership over your bank account and has no rights to the account's assets unless they are designated as the account beneficiary in the event of your death.
- 17. Avoid dealing in cash as it can easily go missing. Try to keep a trail of your financial transactions that can be reviewed by you or an authorized signer, agent, lawyer, or banker.
- 18. Request a free credit report from each of the major U.S. credit bureaus each year, which is every American's right under federal law.
- 19. Put fraud safeguards in place. Trusted family and friends can be alerted to large withdrawals from accounts, debit cards can be programmed to only work in certain locations and names and numbers can be placed on "do not call" lists.
- 20. Protect your digital assets. Consider how to pass on those digital assets when you die. You can include your wishes in your will, pick someone to share account information with and restrict your privacy settings now so you're not oversharing personal details with strangers.

Live Happier

- 21. Focus on the things you're grateful for. The longer you live, the more you lose, so life becomes even more precious. When you stop taking things for granted, you appreciate what you have even more.
- 22. Acknowledge and express your feelings. Don't deny what you're going through. Find healthy ways to process your feelings, perhaps by talking with a close friend or writing in a journal.
- 23. Accept the things you can't change. Rather than stressing out over them, focus on the things you can control, such as the way you choose to react to problems. Face your limitations with dignity and a healthy dose of humor.
- 24. Look for the silver lining. As the saying goes, "What doesn't kill us makes us stronger." When facing major challenges, try to look at them as opportunities for personal growth.



AUGUST 2019 COMMISSIONER'S REPORT

by Commissioner Dick Blattner

In case you haven't noticed, city activities slow down in July and August. Vacation time for Commissioners and staff scheduled their time as well.

FOR THE COMMISSION

Our last meeting was July 3 and the next meeting will be August 28. Then, the fun begins with public hearings on the budget.

JULY MEETING REVIEW

General obligation bond progress Each time we approve a project using gob funds, I will track it for you. At this meeting, the following projects were approved:

- \$147,945 for David Park: equipment and resurfacing
- \$260,996 for Joe DiMaggio Park: equipment and resurfacing
- \$248,658 for Montella Park: equipment and resurfacing

Broward County schools made a presentation featuring a proposal to create K through 8 centers at Bethune Elementary School, Attucks Middle School and Driftwood Middle and Elementary schools. This is significant. We asked them to consider more, which they will for 2021.

Other Business

- Reached an agreement with Broward College to create programs for workforce development.
- Reached agreement with developers of mixed use project at Washington and Park road.
- Authorized \$774,120 for new police vehicles.

Budget Update

- Passed the following budget resolutions:
- Tax rate (millage) remains unchanged at 7/46685 per 1000 of assessed value
- Fire assessment/rescue fee is unchanged at \$285 per home
- Fire inspection fee is unchanged at \$28 per home
- You will be receiving a TRIM (truth in millage) report showing the proposed taxes for your property from all taxing bodies, assuming there are no changes to the rates proposed by these districts. Public hearings will be held on the proposed Hollywood taxes on September 12 and 26. Meetings begin at 5:30 and the public is encouraged to attend and participate.

How I spent part of my vacation

As some of you know, a delegation of Broward MPO members joined its sister Miami-Dade organization to explore options for mass transportation in our two counties. I was excited to be included in the five person Broward delegation. The trip took place July 7-18. We visited Tokyo, Hong Kong, two cities on the Chinese mainland and Hawaii.

In Tokyo, a people-mover system similar to the one currently in operation in Miami was demonstrated along with their famous bullet train. In Hong Kong, we saw another bullet train, plus a monorail system, which seems a practical option for our two counties.

On the mainland in two cities we saw another bullet train, a much larger monorail, and people mover systems, one of which uses maglev (magnetic levitation) technology. Basically, here's how it works: magnets, which repel each other, levitate the train by 8 millimeters, creating a smooth, quiet ride.

Miami Dade County will be recommending their preferred technological options and, because their chosen route along 27th Avenue ends at Hard Rock Stadium (or Joe Robbie Stadium, if you're old enough) on University Drive, we will piggyback on their plan.

Before anyone gets heated up over the cost, the county surtax (which passed last November) and federal funds will cover a significant part of the cost. In Honolulu, our purpose was to see a monorail system that's in the early stages of construction. We were able to see how challenging this can be.

In My Opinion: ERIC Hovers Over Florida - by Steve Schneider

A major election reform is stalled over Florida. The reform can update voter rolls, fight potential voter fraud and make it more convenient for about 4 million eligible citizens to register to vote here.

The reform is called ERIC, or Electronic Registration Information Center. Almost 30 states have joined, but ERIC zigs and zags across the Sunshine State because our leaders have not reached consensus. Here is the zig: The state Legislature gave the Department of State authority to join ERIC. Here is the zag: The Legislature did not provide funding. And Gov. Ron DeSantis zigs and zags, not telling us whether he wants Florida to join ERIC now.

Confused? Wendy Link, a Republican attorney DeSantis appointed as election chief for Palm Beach County, said in a July 15 email, "Governor DeSantis has not yet ruled it out for this cycle." All 67 county election chiefs want us to join ERIC. I learned this when I emailed the county supervisors of elections recently.

States belonging to ERIC submit voter registration and motor vehicle licensee data. ERIC also obtains death updates from the Social Security Administration. ERIC, run by the member states, with an encrypted security system, crunches this data and shares it with its members. This lets them make their voter rolls more accurate. The non-profit organization found about 8.4 million individual voter registrations in member states that were no longer correct, the 2017 ERIC annual report says. ERIC also locates voters who are registered in more than one county or state. You can learn more at www.ericstates.org.

One Florida election chief put it this way in an Aug. 1 email. "I FULLY support our fine state joining ERIC and I've been working the phones as diligently as I know how to convince Governor DeSantis to direct Secretary of State Lee to enroll us," says Alan Hays, the election supervisor in Lake County. He is a Republican former state legislator. I heard from another supervisor of elections in a June 28 email. Tammy Jones, the president of the Florida State Association of Supervisors of Elections, says concerned citizens should contact state officials in support of ERIC membership. Supervisor Jones, a Republican who serves Levy County, also let Gov. DeSantis know how she feels. In a May 30 letter, she wrote, "Reaping the advantage of ERIC BEFORE the 2020 election will go a long way toward improving our record of election efficiency and accuracy here in Florida."

When will we hear from our governor? I got a copy of the Jones letter around the time the governor sent out a fundraising appeal. He called Florida a "do-or-die state for the President in 2020," according to a July 20 article in the Palm Beach Post. We know how Governor DeSantis feels about President Trump. When will he tell us how he feels about ERIC membership?

Interestingly, ERIC hovers over Florida as The National Association of Election Officials is meeting in Orlando, Aug. 17 - 21. I hope the group organizes a discussion on the pros and cons of ERIC membership. Who knows? Governor DeSantis might even be listening. It's time for him to tell us where he stands on this important issue.

CHANGING NEGATIVE THOUGHT PATTERNS

PRESENTED BY THE BRAHMA KUMARIS SPIRITUAL ORGANIZATION
- Submitted by Etta Stevens



Experiencing a life full of different types of events, which can be negative at times, can be demanding and also make life a difficult journey of ups and downs. There are some people who like life to be full of stability and even a little bit of instability can cause sorrow to them and also unsettle them. Once upon a time, there was a saint in a far off land who taught people the way of living life in a peaceful and positive manner. There were many people who respected him and looked up to him and approached him to get a glimpse of him and learn the way of right thinking and living from him.

Once a follower approached him and asked him a simple question "Why is it that difficult situations in everyday life seem to disturb us a lot in spite of the fact that we make efforts to think positive and remain untouched by them? Tell us a way by which we can turn our mind to a positive direction in the middle of negativity and instability of life. The saint replied and gave him a very simple answer – You look for solutions to problems outside whereas the solutions lie in your

thinking and the change you bring in them over a period of time. It's very easy to say to yourself – do not think negatively, but it's another thing to actually do that and not feel the pressure while you do."

The follower was confused and thought to himself that life without the pressure of negative situations is like a sea without water, next to impossible.

And all of us – not just a few people – also realize that we are able to withstand and tolerate situations. Of course, there are some of us who fail completely also. **But most of us are successful to different extents in feeling joyful and light when negative situations surround us.** Also, there are some who may not be joyful when they face a difficult situation but can nonetheless be stable and also free of too many negative thoughts and thoughts of a weak nature.

Message for the MONTH, AUGUST 2019

The one who is calm and cool is the one who makes the right decisions.

Expression: The natural nature of the human mind is to come under pressure and tension during negative situations. When there is a challenging situation, there is naturally the tendency to find it difficult to maintain an inner state of calm. But the one who has the ability to go within and find the inner calm is able to be clear in thinking and is able to make the right decisions.

Experience: When I am able to experience the inner state of calm, I am able to be clear in my thinking. With this clarity I find the right decisions and solutions emerging very naturally within my mind. I will never have the difficulty of having to make decisions, but all decisions are made with ease and they are right too.

For the past, almost 13 years, the Brahma Kumaris have offered free classes at the Hollywood Library and will continue to do so along with many other venues we are proud to give as a service for the communities. Please join us every Tuesday morning, from 10:15 am to 11:30 am throughout the year as well as Tuesday evening from 6:30 pm-7:30 pm. We will continue throughout the summer and into the next year.

Meditation at ArtsPark in August is on Sunday, the 18th at 6 pm. It's free, are you?

*Join us at ArtsPark the 3rd Sunday of every month at 6pm for WORLD PEACE Sunday, August 18, 2019 • 6-7:30 pm

Bring a chair and a flashlight, see you there.

*MEDITATE@8 CALL IN FOR LIVE MEDITATION

Call: 712-775-7031 • Meeting ID 660-469-256# Thurs. 8-8:10 pm

*FOR A FREE THOUGHT OF THE DAY INSPIRATIONAL MESSAGE SIGN UP: http://brahmakumaris.org/interactive/mailing_list

Continued from Pg.14.

- 25. Take daily action to deal with life's challenges. When a challenge seems too big to handle, sweeping it under the carpet often appears the easiest option. But ignoring the problem doesn't make it go away; it allows both the problem and your anxiety to build. Instead, take things one small step at a time. Even a small step can go a long way toward boosting your confidence and reminding you that you are not powerless.
- 26. Find support groups in times of change. If you or a loved one is coping with a serious illness or recent loss, it can be very helpful to participate in a support group with others undergoing the same challenges.
- 27. Spend time with at least one person every day. Whatever your living or work situation, you shouldn't be alone day after day. Phone or email contact is not a replacement for spending time with other people. Regular face-to-face contact helps you ward off depression and stay positive.
- 28. Explore volunteer opportunities. An important first step is to engage in honest self-assessment. Inventory your skill set and interests. This will help identify what sort of volunteering opportunities are the best match for you.
- 29. It's normal for sleeping difficulties to emerge with age, but insufficient sleep can impair memory and learning. Going to bed and waking up at the same time can help. However, if you have a sleep disorder, consider seeking gualified assistance.
- 30. Travel somewhere new or go on a weekend trip to a place you've never visited.
- 31. Spend time in nature. Take a scenic hike, go fishing or camping, enjoy a ski trip, or walk a dog in the park.
- 32. Enjoy the arts. Visit a museum, go to a concert or a play, join a book group, or take an art appreciation class.
 - 33. Write your memoirs or a play about your life experiences.
- 34. Work something new in each day. You don't have to work elaborate crosswords or puzzles to keep your memory sharp. Try to work in something new each day, whether it is taking a different route to work or the grocery store or brushing your teeth with a different hand.
- 35. Take on a completely new subject. Taking on a new subject is a great way to continue to learn. Have you always wanted to learn a different language? Learn new computer skills? Learn to play the piano? There are many inexpensive classes at community centers or community colleges that allow you to tackle new subjects.
- 36. Laugh. A Lot. Laughing lowers the stress hormone cortisol. According to a study conducted in 2014, 20 minutes spent watching funny videos helped improve the memory in seniors. Some research also shows a link between happiness and lower risk of heart illness.

Live Healthier

37. Diet+ Exercise+ Emotions work together. If one is out of balance it affects the other two. When two are off, your whole equilibrium system goes into overload. There are very few things we can control. Eating and exercise we are in total control of. Emotions are much harder. But when you like the person looking back at you in the mirror it's easier to handle most everything. The health benefits are so positive. The fact is, it slows down the aging process.

- 38. Remove one thing that is bad for you something you eat or drink, or some way that you avoid exercise and replace it with something that is good for you.
- 39. Body detoxification using special juices has been touted as a way to lose weight, rid the body of "poisons," and treat or prevent any number of diseases. These expensive juices, however, don't live up to their billing. Indeed, detoxing may be dangerously unhealthy to some people. Your body already does a wonderful job of detoxing, thanks to your liver, kidneys, and intestines. Save the money and let your body do what it's ideally designed to do.
- 40. Focus on prevention. Preventative care visits, including health screenings for cholesterol levels, colon cancer, heart problems and more, qualify for Medicare coverage. Seniors also need to get vaccinations that can help prevent influenza and pneumonia.
- 41. Take advantage of free physicals. During the first 12 months on Medicare, seniors are offered free physicals. After that first year, they receive free annual wellness visits.
- 42. Keep active. Do something to keep fit each day—something you enjoy that maintains strength, balance and flexibility and promotes cardiovascular health. Physical activity helps you stay at a healthy weight, prevent or control illness, sleep better, reduce stress, avoid falls and look and feel better, too.
- 43. Prevent falls. We become vulnerable to falls as we age. Prevent falls and injury by removing loose carpet or throw rugs. Keep paths clear of electrical cords and clutter and use night-lights in hallways and bathrooms. Did you know that people who walk barefoot fall more frequently? Wear shoes with good support to reduce the risk of falling.
- 44. Prevent skin cancer. As we age, our skin grows thinner; it becomes drier and less elastic. Wrinkles appear, and cuts and bruises take longer to heal. Be sure to protect your skin from the sun. Too much sun and ultraviolet rays can cause skin cancer.
- 45. Remember mental health. The Geriatric Mental Health Foundation recommends that seniors do crossword puzzles, read and write and try new hobbies to stimulate their minds and engage with the world around them. Activities like these can ward off a decline in mental health.
- 46. Check with your doctor before starting any exercise program. Find out if any health conditions or medications you take affect the type of exercise you should choose.
- 47. Find an activity you like and that motivates you to continue. You may want to exercise in a group, like in a sport or class, or prefer a more individual exercise like swimming. Start slow. If you are new to exercise, a few minutes a day puts you well on the way towards building a healthy habit. Slowly increase the time and intensity to avoid injury.
- 48. Walking is a wonderful way to start exercising. Exercise doesn't have to mean strenuous activity or time at the gym. In fact, walking is one of the best ways to stay fit. Best of all, it doesn't require any equipment or experience and you can do it anywhere.
- 49. Exercise with a friend or family member. You can help to keep each other motivated and you'll not only benefit from the physical activity, but also from the social contact as well.
- 50. Fan the flame. When it comes to sexual intimacy and aging, age is no reason to limit your sexual enjoyment. Learn about physical changes that come with aging and get suggestions to help you adjust to them, if necessary.



We want to hear from you!

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The letter MUST BE SIGNED and a phone number included so we may verify that you actually sent the letter. In the published edition, only your first initial will be used UNLESS you specifically request that your name be included.



We reserve the right to condense, but we will not edit the piece in order to distort your intent. Anytime we condense, it will be indicated by ...

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